

Exhibit 1

RECEIVED AND NOTIFIED
NORFOLK COUNTY
DEPT. OF CORRECTIONS
DORCHESTER, MA
CITY
Hester, P.O. #100000
WILLIAM O'DONNELL, SHERIFF

Prepared By:
Optima Mortgage Corp
15941 Redburn Ave Suite #1002
Tustin, CA 92780

TransContinental Title Co.
1000 Tampa Rd Suite 101
Tidewater, FL 34677
Tel 813-225-7877

MORTGAGE D-233107-20th
+ - 466289

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 18.

(A) "Security Instrument" means this document, which is dated JUNE 22, 2004, together with all Riders to this document.

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(B) "Borrower" is PAUL JONES a unmarried person

Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has its address and telephone number of P.O. Box 2028, Falm, MI 48501-2028, tel. (888) 679-MERS.

(D) "Lender" is OPTIMA MORTGAGE CORPORATION

**Lender is a CALIFORNIA CORPORATION
and existing under the laws of CALIFORNIA.**

Lender's address is 15941 REDHILL AVENUE SUITE #100, TUSTIN, CALIFORNIA 92780

(H) "Note" means the promissory note signed by Bonawit and dated JUNE 22, 2004

The Note states that Borrower owes Lender TWO HUNDRED SEVENTY-FOUR THOUSAND FIVE HUNDRED FIFTY AND 00/100 Dollars (U.S. \$274,550.00) plus interest.

Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than
JULY 1, 2034

(f) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

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